

Form 148 – ntedsmcs

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 18-11113-CMG
Chapter: 13
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ramadan Haddad
88 Sand Hills Rd
Kendall Park, NJ 08824-1340

Social Security No.:

xxx-xx-3862

Employer's Tax I.D. No.:

NOTICE OF ORDER DISMISSING CASE

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 12/20/21.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: December 20, 2021

JAN: bwj

Jeanne Naughton
Clerk

In re:
Ramadan Haddad
Debtor

Case No. 18-11113-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 2

Date Rcvd: Dec 20, 2021

Form ID: 148

Total Noticed: 21

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2021:

| Recip ID | Recipient Name and Address |
|-----------|---|
| db | Ramadan Haddad, 88 Sand Hills Rd, Kendall Park, NJ 08824-1340 |
| cr | + United Teletech Financial Federal Credit Union, McKenna, DuPont, Higgins & Stone, PO Box 610, 229 Broad Street, Red Bank, NJ 07701-2009 |
| 517412642 | + Financial Resources Federal Credit Union, c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430 |
| 517285196 | Financial Resources Federal Credit Union, PO Box 77404, Ewing, NJ 08628-6404 |
| 517285195 | Financial Resources Federal Credit Union, PO Box 31112, Tampa, FL 33631-3112 |
| 517285197 | ++ PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067 address filed with court:, Portfolio Recovery Associates, LLC, A/A/O US Bank National Association, PO Box 12903, Norfolk, VA 23541-0903 |
| 517285202 | Zwicker& Associates, PC, 80 Minuteman Rd, Andover, MA 01810-1008 |

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|--|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Dec 20 2021 20:37:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Dec 20 2021 20:37:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 517285191 | + EDI: AMEREXPR.COM | Dec 21 2021 01:38:00 | American Express, P.O. Box 297871, Fort Lauderdale, FL 33329-7871 |
| 517342996 | EDI: BECKLEE.COM | Dec 21 2021 01:38:00 | American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 517285193 | EDI: DISCOVER.COM | Dec 21 2021 01:38:00 | Discover Financial Services, LLC, PO Box 15316, Wilmington, DE 19850 |
| 517299966 | EDI: DISCOVER.COM | Dec 21 2021 01:38:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 517285192 | EDI: JPMORGANCHASE | Dec 21 2021 01:38:00 | Chase, P.O. Box 15153 Cardmember Service, Wilmington, DE 19886-0000 |
| 517419210 | EDI: PRA.COM | Dec 21 2021 01:38:00 | Portfolio Recovery Associates, LLC, c/o U.S. Bank National Association, POB 41067, Norfolk VA 23541 |
| 517286567 | + EDI: RMSC.COM | Dec 21 2021 01:38:00 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 517285198 | EDI: RMSC.COM | Dec 21 2021 01:38:00 | Synchrony Bank / P.C. Richards, Attn: Bankruptcy Department, PO Box 965061, Orlando, FL 32896-5061 |
| 517285199 | EDI: RMSC.COM | Dec 21 2021 01:38:00 | Synchrony Bank / Walmart, P.O. Box 965060, Attn: Bankruptcy Department, Orlando, FL 32896-5060 |

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| | | | |
|-----------|------------------------------|----------------------|---|
| 517285200 | EDI: CITICORP.COM | Dec 21 2021 01:38:00 | The Home Depot, PO Box 790328, Saint Louis, MO 63179-0328 |
| 517285201 | Email/Text: opsdept@utcu.org | Dec 20 2021 20:37:00 | United Teletech Fin FCU, 205 Hance Avenue, Tinton Falls, NJ 07724 |
| 517285194 | EDI: USBANKARS.COM | Dec 21 2021 01:38:00 | Elan, PO Box 790408, Saint Louis, MO 63179-0408 |

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2021 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2021 at the address(es) listed below:

| Name | Email Address |
|-----------------------|--|
| Albert Russo | on behalf of Trustee Albert Russo docs@russotrustee.com |
| Albert Russo | docs@russotrustee.com |
| Denise E. Carlon | on behalf of Creditor Financial Resources Federal Credit Union dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com |
| Kevin Gordon McDonald | on behalf of Creditor Financial Resources Federal Credit Union kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com |
| Michael R. DuPont | on behalf of Creditor United Teletech Financial Federal Credit Union dupont@redbanklaw.com john@redbanklaw.com |
| Rebecca Ann Solarz | on behalf of Creditor Financial Resources Federal Credit Union rsolarz@kmlawgroup.com |
| Thomas M. Monahan | on behalf of Debtor Ramadan Haddad simonmonahan216@gmail.com tommon1@aol.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

TOTAL: 8